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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Weller et al.

Attorney Docket No.: VISAP064

Application No.: 09/842,313

Examiner: REAGAN, James A.

Filed: April 24, 2001

Group: 3621

Title: ONLINE PAYER AUTHENTICATION

SERVICE

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on April 13,

2005 in an envelope addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450.

Signed: \_\_

Ann Lowe

## INFORMATION DISCLOSURE STATEMENT37 CFR §§1.56 AND 1.97(b)

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

The references listed in the attached PTO Form 1449, a copy of which is attached, may be material to examination of the above-identified patent application. Applicants submit this reference in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make this citation of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that this reference indeed constitutes prior art.

This Information Disclosure Statement is being filed after the mailing date of the first Office Action on the merits, or after three months of the filing date of this application, whichever event occurred last, but it is believed before the mailing date of either: (i) a final action under §1.113 or (ii) a notice of allowance under §1.311, whichever occurs first.

Accompany	ing this Information Disclosure Statement is
$\boxtimes$	a statement as specified in 37 CFR 1.97(e); or
	the fee set forth in 37 CFR 1.17(p).

The undersigned hereby states:

that each item of information contained in the Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application no more than three months prior to the filing of the Information Disclosure Statement; or

that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

If it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP064).

Respectfully submitted,
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Atty Docket No.

Application No.:

Information Disclosure

VISAP064 Applicant: 09/842.313

Statement By Applicant
(Use Several Sheets if Necessary)

Weller et al. Filing Date April 24, 2001

Group 3621

II S Patent Documents

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Examine						Sub-	Filing
Initial	No.	Patent No.	Date	Patentee	Class	class	Date
		6,839,692	01/04/05	Carrott et al.			
		6,820,202	11/16/04	Wheeler et al.			
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		2003/0212642	11/13/03	Weller et al.			
		2003/0144952	07/31/03	Brown et al.			
		2003/0120615	06/26/03	Kuo, James Shaw-Han			
		2002/0128977	09/12/02	Nambiar et al.			
		2002/0091646	07/11/02	Lake et al.			
		2002/0069174	06/06/02	Fox et al.			

Foreign Patent or Published Foreign Patent Application

Examiner		Document	Publication	Country or		Sub-	Translation	
Initial	No.	No.	Date	Patent Office	Class	class	Yes	No

Other Documents

	Other Documents					
Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication				
Examiner		Date Considered				

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.